

FARMERS STATE BANKSHARES, INC.

	CPP Disbursement Date 03/20/2009	RSSD (Holding Company) 1717707	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$53	\$56	6.0%		
Loans	\$29	\$31	7.4%		
Construction & development	\$1	\$0	-70.8%		
Closed-end 1-4 family residential	\$12	\$12	2.5%		
Home equity	\$0	\$0	-32.3%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	3.0%		
Commercial & Industrial	\$4	\$7	83.8%		
Commercial real estate	\$3	\$2	-14.3%		
Unused commitments	\$4	\$2	-37.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$3	\$3	18.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$13	\$15	17.9%		
Cash & balances due	\$2	\$1	-27.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$48	\$51	6.7%		
Deposits	\$44	\$47	7.2%		
Total other borrowings	\$3	\$3	-1.1%		
FHLB advances	\$3	\$3	-1.1%		
Equity					
Equity capital at quarter end	\$5	\$5	-0.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.9%	9.3%	--		
Tier 1 risk based capital ratio	15.6%	14.9%	--		
Total risk based capital ratio	16.8%	15.8%	--		
Return on equity ¹	0.7%	4.0%	--		
Return on assets ¹	0.1%	0.4%	--		
Net interest margin ¹	3.9%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	48.3%	78.5%	--		
Loss provision to net charge-offs (qtr)	-4000.0%	65.2%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	2.9%	2.0%	0.0%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	1.1%	0.0%	0.7%	--
Commercial & Industrial	8.4%	1.9%	0.0%	0.6%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	2.6%	1.3%	0.0%	0.2%	--